

# The Patient Freedom Act : The Better Choice to Obamacare

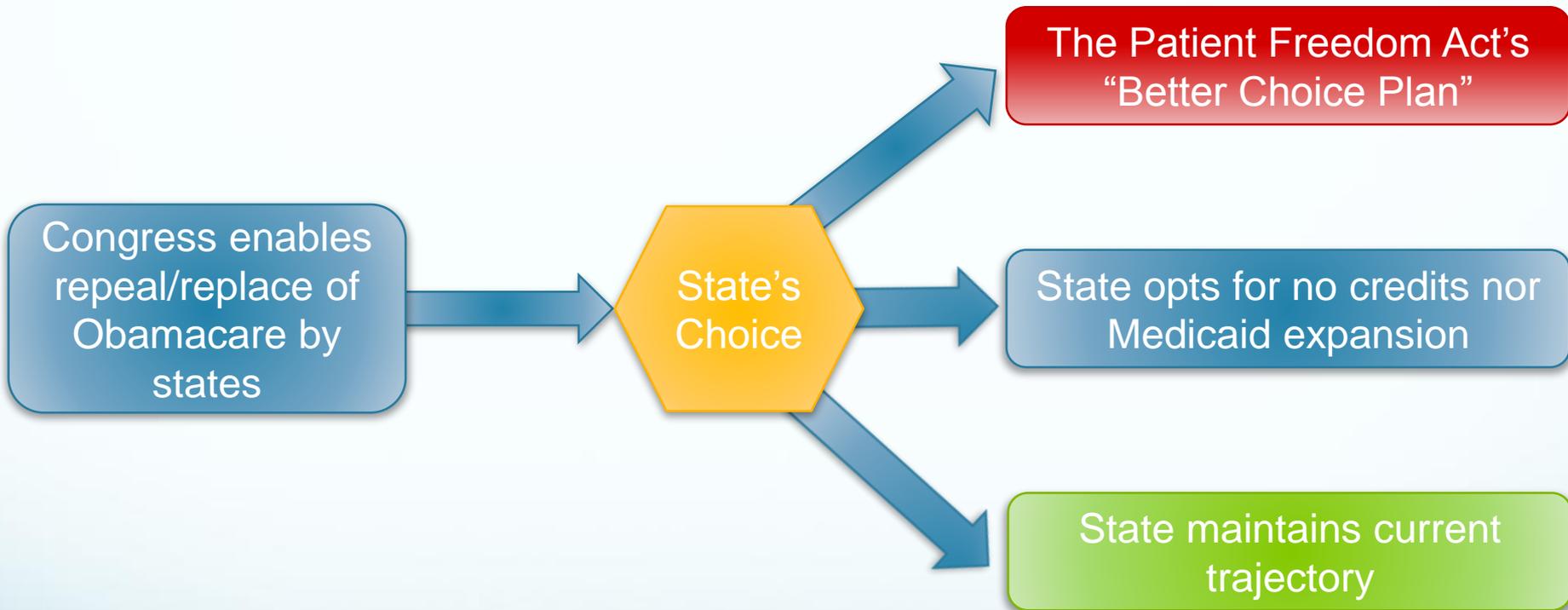
*Gives patients the power by:*

*• making enrollment easy • requiring price transparency • eliminating mandates • transferring power over insurance back to patients and state governments*

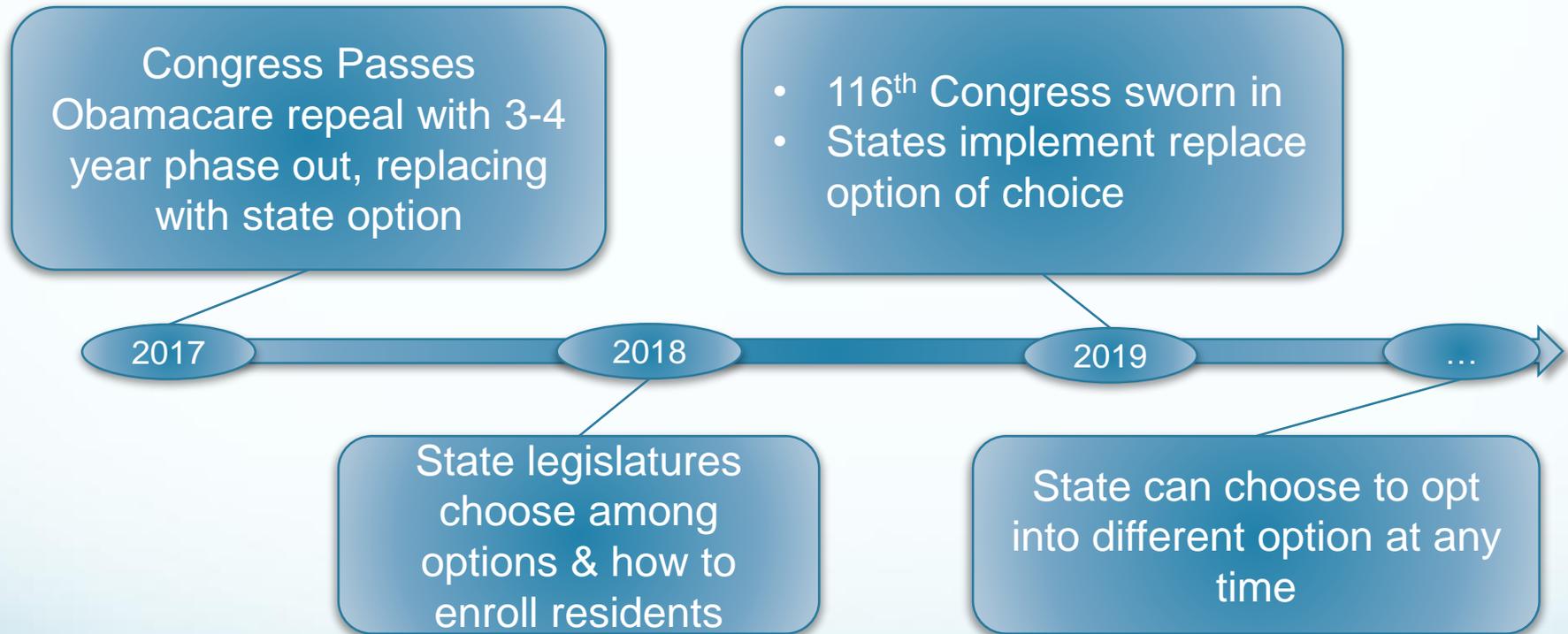
Republicans must maintain three values heading into 2017:

- 1) Reduce the number of uninsured Americans
- 2) Ensure that no one loses health care coverage
- 3) Respect states' rights, giving states the flexibility to choose a system that works for them. Include states in the repeal and replace process

# Framework:



# Replace Timeline

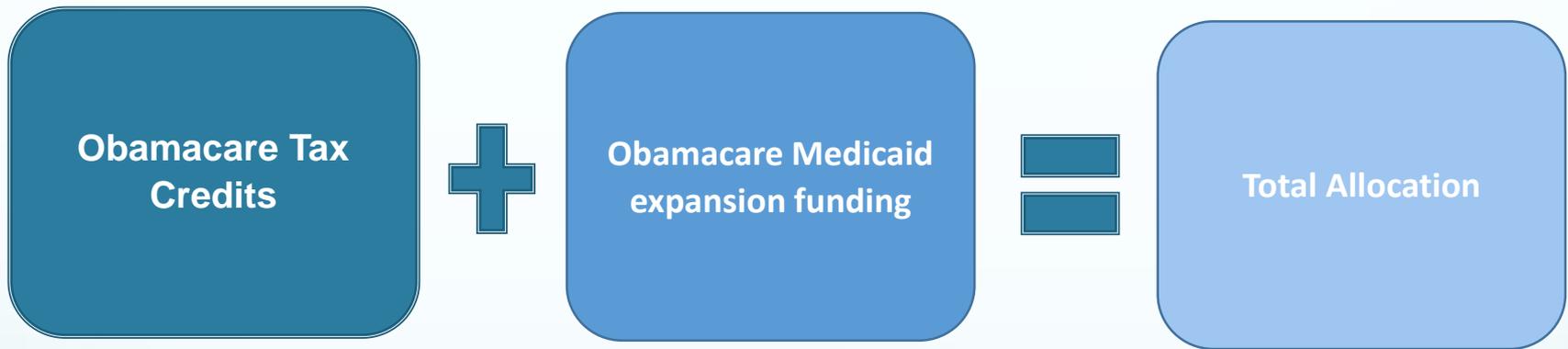


# *Lower Costs by...*

## *Repealing Federal Mandates*

	<i>Obamacare</i>	<i>Better Choice Plan</i>
<b>Individual Mandate Penalty</b>	<b>YES</b>	<b>NO</b>
<b>Employer Mandate Penalty</b>	<b>YES</b>	<b>NO</b>
<b>Federal Essential Health Benefits Mandates</b>	<b>YES</b>	<b>NO</b>
<b>Federal Actuarial Value Mandates</b>	<b>YES</b>	<b>NO</b>
<b>Federal 3-1 Age Band Requirement</b>	<b>YES</b>	<b>NO</b>

# *Money Made Available to States*



# Enrollment

- State could automatically enroll all eligible Americans with ability to opt-out by the individual.
- Similar to automatic Medicare enrollment at age 65.
- Could achieve 95% enrollment, restoring stability and actuarial soundness to insurance market through the law of big numbers.

# ***Funding Goes Directly to the PATIENT***

**States: no state exchange & may choose:**

1) Per Capita Block Grant Funding

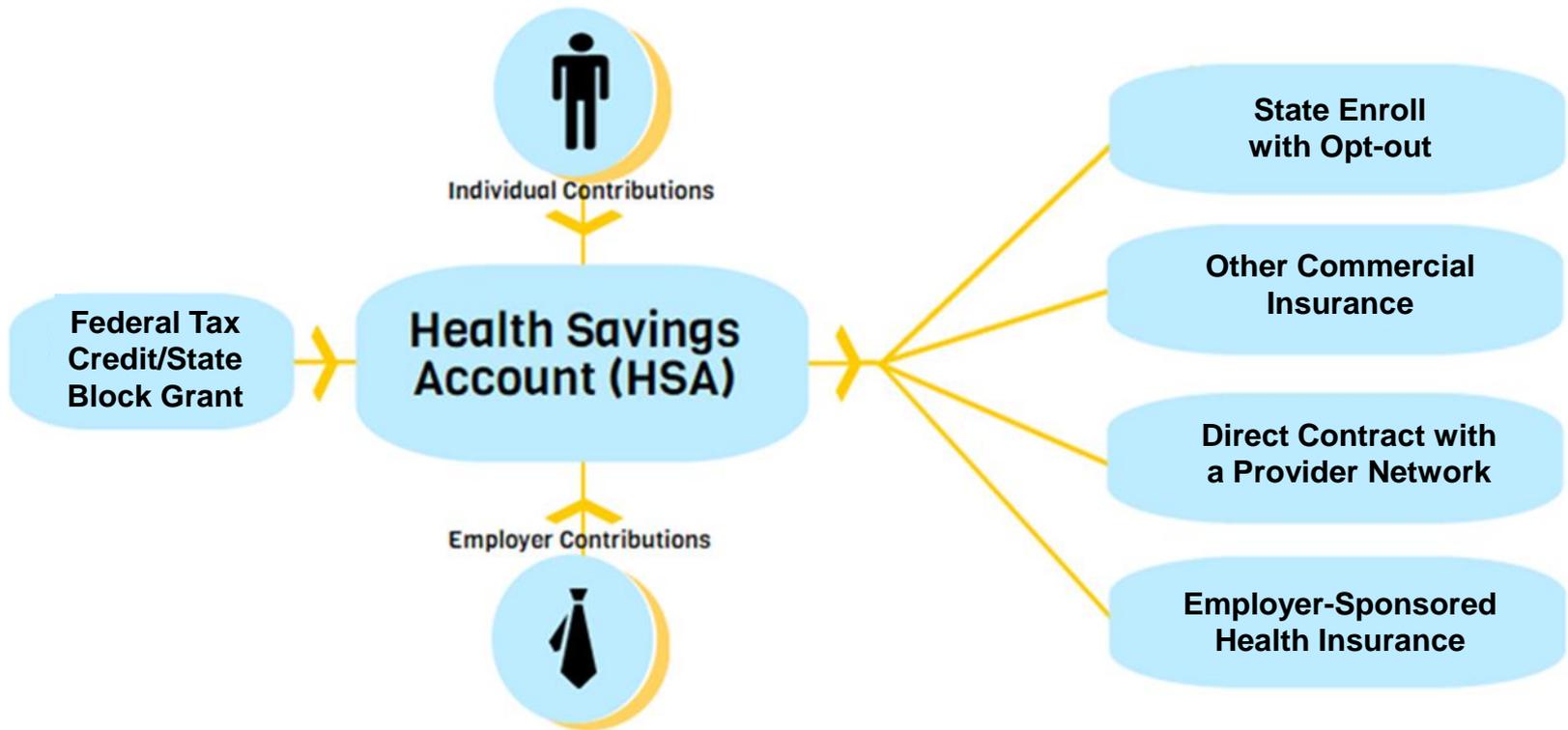
*or*

2) Federal Tax Credit Funding

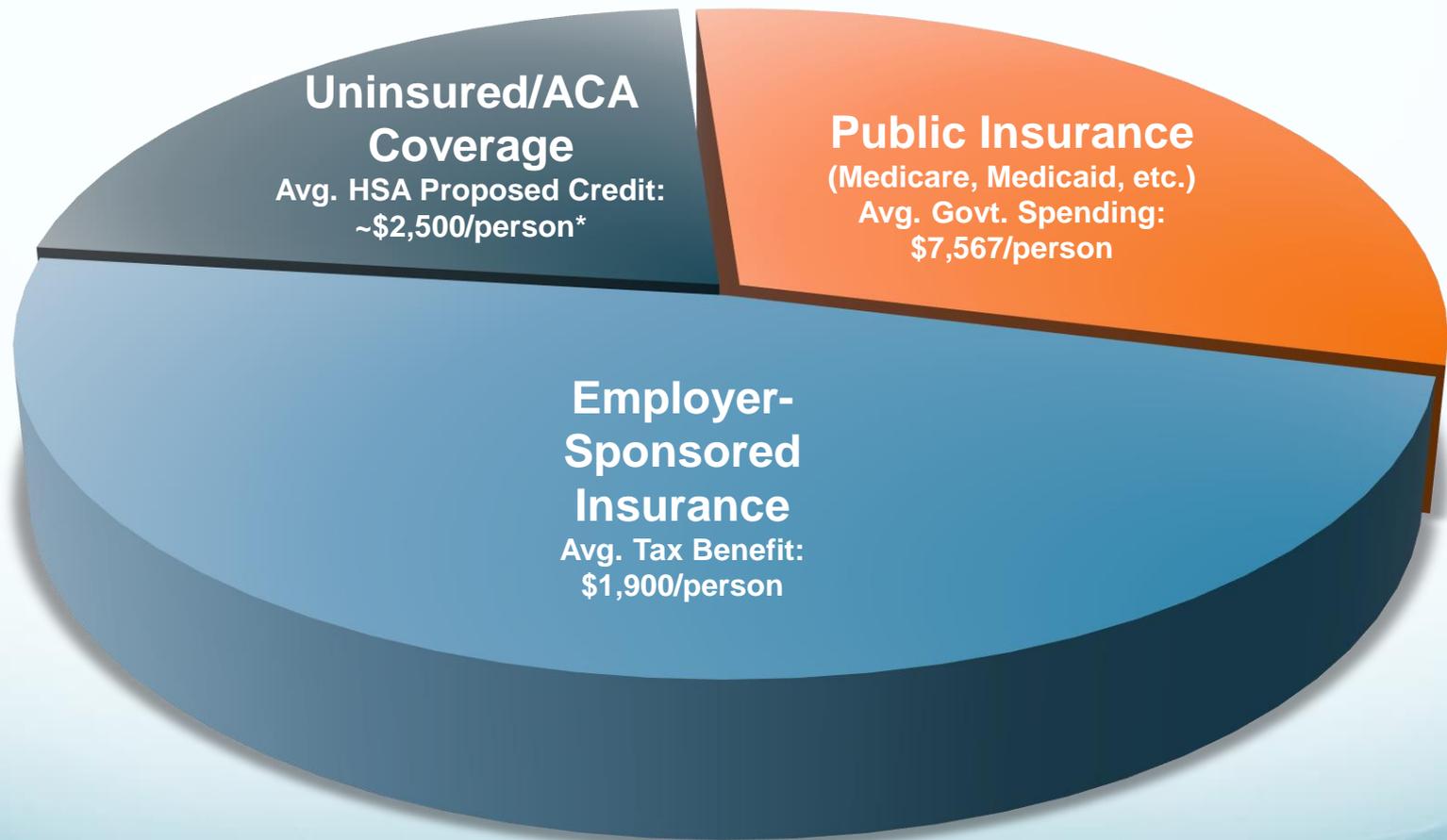
*but*

**A federal or state tax credit goes to patient to purchase health coverage**

# Patients use HSA to Purchase Health Coverage



# Lower Costs by... Equalizing Tax Treatment



\*Tax credit is adjusted for age and geography

*Patients have the Power of...*  
***Portability, Protection and Price  
Transparency***

Continuous coverage protects those with pre-existing conditions

Patients can move between health insurance plans without penalty during open enrollment

Providers must publish cash price for services reimbursed from a HSA